HELP WANTED—FEMALE

Male and Female.

PERSON-Respectable, for some housework

exchange for sleeping quarters with privi-lege taking in laundry. 211 A st. S. E.

SITUATIONS WANTED

FOR RENT—ROOMS

Furnished.

12th ST. N. W., 513-Furnished front room

Federal Reserve Institutions All Moneyed Things.

covering the condition of the twelve Federal reserve banks, shows that the count rate, contending that business newly created financial system of the would be greatly increased were the dismoneyed things.

the gold reserve claimed by the Bank ing delayed the deposits of a number of England in these were times. fying showing in its statement, with every bank had made its deposit. gold reserves of approximately \$220,-

The current week's return of the Bank of England lists the "proportion

Comparison Is Shown. in comparison the statement issued by the Federal Reserve Board, revealing the condition of business of the twelve reserve banks at the close of business November 20 shows: "Gold reserve against all liabilities.

89 per cent; cash reserve against all liabilities, 105 per cent." The statement made public last night

by the reserve board is the first consolidated analysis of the condition of the new system recently put into oper- manufactures and foodstuffs of this ation here.

the current week are not readily ob- talk of the possibility of the Federal talnable here, financial experts assert that the gold reserve of this country's new system undoubtedly leads the world. The cash holdings of the Bank of England as of November 19 were \$362,-\$50,000 in gold, but the percentage of gold reserve to liabilities was far below that shown by the twelve Federal finding encouragement in the attitude and expressions of President Wilson.

Gold coin and certificates, \$202,415,000; legal tender, silver certificates and sub-sidiary coin, \$37,308,000; rediscounts, \$5,607,000; all other assets, \$95,000; total,

in, \$18,072,000; reserve deposits, \$227,128,000; one of the most depressing factors in reserve notes in circulation, \$1,215,000; tothe proud claim of a gold reserve leans cotton exchanges resumed business against all liabilities of 89 per cent, innes after fifteen weeks of inactivity. tal, \$246,425,000. The analysis then makes

Rates of Rediscount.

The statement continues: "Rediscounting privileges have been availed of to a considerable extent in New York, Chicago, St. Louis, and Kansas City. Elsewhere the showing would again open its doors for a re-is much smaller. Federal reserve notes stricted trading in bonds, but the board to meet local demand have been issued. principally in Chicago, New York, and Minneapolis, but every bank has been supplied with an adequate quantity of notes to meet its needs. The relatively small amount of rediscounts, as compared with the resources of the system, is due to the policy of the Federal Reserve Board in encouraging the payment of reserve deposits in actual money instead of in rediscounted paper. Rates of rediscount established a week ago were fixed with this policy in mind, as outlined in circular No. 10, some time ago issued by the board. Reports from all districts are of the most en-couraging nature, and the outlook for usiness is stated as satisfactory. The establishment of the system has already had an important effect in increasing the lending power of the member banks, in addition to the loan power of the Federal reserve banks."

Archaeology League Re-elects All Officers

All Officers of the Art and Archaeology Leegue, of Washington, were reelected at a meeting yesterday at the Mount Vernon Seminary, at which the first anniversary of the organization was celebrated. Mitchell Carroll prewas celebrated. Mitchell Carroll pre-ded at the meeting. The honorary vice presidents are George A. Bower-man, Richard N. Brooke, W. H. Holmes, Miss Leila Mechlin, Arthur T. Ramsey, Miss Annie M. Wilson, Mrs. Josephine Lowe, Mrs. Katharine Knight and Miss Alice C. Fletcher. The presidents of similar organizations when enrolled in the league will become hon-orary vice presidents. Miss Edith D. Marsden was re-elected secretary; Earl L. Gregg, treasurer; Miss Rebecca Ashley, assistant treasurer; Miss Grace incoln Temple, recorder,, and Henry Bush-Brown, Miss Edith M. Clark, George S. Duncan, Miss J. C. Munger liss Charlotte A. Van Doren, and Miss Chara R. Saunders, members of the

ecutive committee. Dr. J. Walter Fewkes, of the Bureau American Ethnology, lectured on "An merican's Impressions of Egypt." The league will hear six lectures by promi-nent men interested in its aims during the year.

Rites for Mrs. Hoxie at St. John's Tomorrow

Funeral services for Mrs. Vinnie Ream Hoxie, the sculptress, who died at her home, 1322 K street northwest, vesterday, are to be held at St. John's Church, tomorrow afternoon at 2:30. The Rev. Dr. Roland Cotton Smith, rector of the hurch, is to officiate.

lienerary pallbearers are to be Frank A. Richardson, Gen. John M. Vilson, Gen. M. M. Macomb, Theodore W. Noyes, W. H. Holmes, George J. Zolnay, Dr. John A. Brashear and Dr. Henry Krogstad.

After the services the body will be taken to Union Station and accompanied 4. Hoxie, U. S. A., retired, and other combers of the family and the pall-seriers, will be conveyed by special car to the crematorium at Loudon Park near Baltimore. Mrs. Hoxie's ashes are eventually to be interred in General Hoxie's lot at Arlington National Cem-

F. E. Ferguson Feted.

eipal speaker, others being E. J. Smejkal of Chicago; W. D. Brown, D. V. Chisholm, U. S. J. Dunbar, C. T. Miller, and F. A. Strickrott. More than 196 guests were present. The Chicago branch of the order will tender Mr. Forguson a banquet in that city Decem-

IN LOCAL FINANCIAL CIRCLES

With the credit and financial ma- opening was-consequently postponed inchinery of the United States, which definitely. was so thoroughly dislocated by the termination of hostilities in Europe.

Throughout the country a feeling of it was thirty-four. optimism has been created by the in-"It's as strong as the Bank of Eng. auguration of the banking system, and," has frequently been the superl- which became effective Monday morn- have been stimulated by the compleative form of expressing confidence in ing in strict accord with the plans of tion of the \$135,000,000 "cotton pool," orthe realm of finance, but a statement the Federal Reserve Board. Already the ganized to relieve the depressed condiinstitutions have made a request of the for the great Souther ; staple. board for permission to lower the dis-United States is now the bulwark of count rate placed at 5 per cent which, the Department of Agriculture is taking The twelve reserve banks have a lower rate was made not all of the gold reserve of 89 per cent of all their member banks had made their sub- quarantine against Canadian cattle, es-Habilities, and this is far in excess of scriptions, transportation facilities hav- tablished not because of disease in the the gold reserve claimed by the Bank ing delayed the deposits of a number Dominion, but to preclude the bringing of England in these war times. The board was not inclined to inaugurate any Federal Reserve Board makes a grati- changes in the system until each and

Many other circumstances are daily arising which point to a betterment of conditions. The fore gn trade situation has materially improved during the of reserve to liabilities" at 34.04 per past month. The returns for October cent, as compared with a proportion of were remarkably encouraging. The to 33.35 last week and 54.97 of a year ago. tal exports for that month were \$195,-000,000, or \$29,000,000 in excess of September, and exceeded imports for the month by \$57,000,000, compared with an excess of \$16,000,000 in September.

Estimates made by Government officials in touch with the country's busi-

cials in touch with the country's busi-ness place the expenditures in the mar-kets of the United States by the belligerent countries of Europe at \$200,000,000 for army supplies alone. This vast sum is said to have been spent for horses mules, army clothing, and the like.

Meanwhile, more than eighty foreign built vessels have taken American reg istry and are engaged in carrying the country to Europe and South America Notwithstanding this fact there is said at present to be a shortage of bottoms available for use, and there is already

Aside from these concrete evidences The consolidated statement of assets in a letter to Secretary McAdoo a few and liabilities of these twelve banks is days ago the President declared that as follows: of unprecedented prosperity. In the same communication President Wilson took occasion to speak strongly in fa-vor of a more considerate treatment of the great railroad companies, the The liabilities consist of capital paid stringency suffered by which has been

> aso and New Orleans stock exchanges will resume. Prepara-tions are being made for the opening of other stock exchanges all over the coun-

On Thursday it seemed that the long inactive New York stock exchange of governors, after a long session, ap-nounced that there were yet "insur-mountable difficulties" in the way. The

FINANCIAL

Is This the Kind of Bank You Want to Bank With?

The Munsey Trust Company has a capital of \$2,000,000. It started right, with its capital fully paid in before it opened its doors for business. Japital enough to make it as solid as the "Rock of Gibraltar."

-It pays 2% interest on checking accounts.

- It pays 3% interest on ordinary savings accounts.

- It pays 4% interest on special savings accounts.

> Interest compounded monthly (twelve times year), in the 2% accounts and four times a year on the 3% accounts; twice a year on the 4% scounts, and interest so figured that the depositor gets a "Square Deal." There are rules, no penalties, no subter-fuges with us that whittle down the rate of interest; and your money draws interest every day it is in The Munsey Trust Company, however long or short the time, and every business day in the year is deposit day. The Munsey Trust Company is a serious, substantial bank, conducted on sound pusiness lines. Its methoda are clean, clearcut and straightforward. It has no favorites, it treats all well considered courtesy.

man no better than the little man, and treats all alike, with If this is the kind of bank that appeals to you, we should be glad to have you open an account with us. Measured from every angle—the interest we pay, and the way we figure interest, and the strength and substantiality of The Munsey Trust Company-is there any other bank anywhere where you can do as well? Think it over it is very much worth

your while.

FRANK A. MUNSEY. President

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was so thoroughly dislocated basis That the securities situation, nowers, war, placed on a safe and stable basis is rapidly improving, is evidenced by by the establishment of the Federal re- the fact that during the past week there serve banking system, the country ap-pears to be already launching on the New York exchange which were quoted Now Constitute Bulwark of period of progress and prosperity which trading is permitted through official students of commerce and finance have channels. A few weeks ago the number been predicting would ensue with the of stocks which were above the minimum prices was five, while last week

> In addition to the establishment of the reserve banks, conditions in the South governors and directors of the twelve tion resulting from the lack of a market

> The foot-and-mout! disease has no yet been eradicated by any means, but it is said, would be sufficient on all every precaution possible to prevent maturities. When the request for the further spread of the malady, and to stamp it out as quickly as possible. The back of the ailment in infected cars which might have been sent into Canada, has been raised. This step is expected to prevent a material rise in meat prices in the States.

Alabana Girl Wins \$20 In Cotton Essay Contest

Brooklyn, N. Y., and John Locke Green, of Thompson, Ga. Miss Kate Page, daughter of the North Carolina Congressman, was awarded a special prize of \$1 in gold for marked literary excellence, and more than 1,000 contest-ants received honorable mention or Miss Julia Sergeant, twelve, won the prize of \$2.50 offered by Maj. Henry T.

Graves for the best essay submitted from Washington, and Miss Henrietta . Schiffman was awared the special Washington book prize for literary excellence. The judges who made the awards were Col. John Temple Graves, Mrs. Mary S. Lockwood, Mrs. Grace M. Pierce, and Mrs. Charles C. McChord.

Lane Sees "Movies."

A complimentary exhibition of motion pictures taken in Yellowstone Park was given at the Home Club last night before Secretary Franklin K. Lane, of the Department of the Interior, and members of the club. The entertainment was given by the Thanhouser Company, which was given permission by Secretary Lane to take the photographs. "Old Faithful," the big geyser, was shown in action and all of the wild life of the park was accurately portrayed.

EDUCATIONAL



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Entertainment Increases Southern Relief Fund SOLICITORS-Lady, for high-grade tollet preparation. M. & C. CO., 912 14th st.

Under the auspices of A. R. Lawton Chapter, Daughters of the Confederacy, an entertainment for the benefit of the Southern Relief Home was held at the Willard yesterday. The affair was a success from every standpoint, according to officers of the chapter. Nearly 400 women competed for prizes in the card party which preceded a tea dance, in which scores of young folks participated. Exhibitions of the latest forms of dancing were given by professional dancers from the Jardin de Danse. At 6:30 o'clock, when the entertainment ended, it was said that more than 2,000 persons had contributed to the Southern Relief Home fund.

LOST AND FOUND

LARGE PHOTOGRAPH in oval gold frame Reward for return to 310 Seaton place N. E. IEN DOLLARS-At Atlantic and Pacific Store. Finder will return same to MRS. WILLIAM WHEELER, 1824 S st. GOLD LAVALIER and chain set in pearls one small diamond. Call M. 519. Re-POINTER PUP—White, with brown ears, answering to name of "DE." Reward if returned to 4101 Conn. ave.

WANTED-AGENTS

MAKE \$30 to \$45 A WEEK EASY, QUICK-Men and women: all or spare time, snow-ng, taking orders, appointing agents; experience unnecessary; get the money quick; nothing else like it; goes with a rush; everybody needs it; iree sample to active agents; Lennon, of New York, sold \$650 worth, Airs. Claude Bland made \$300. Glerge Serve took \$55 orders. Muney Out of more than 7,000 essays on cotton submitted in the contest inaugurated by Miss Callie Hoke Smith, that submitted by Miss Bertha Dutton, a fifteen-year-old girl in the Mercy Home Industrial school, of Birmingham, Ala., has been awarded first prize.

Jonathan W. Daniels, son of the Secretary of the Navy, tied for third place with Miss Frances Vinciguerra, of New York city.

The first prize was \$20 in gold. The second prize of \$10 in gold will be divided between Abraham Rabinowitz, of Recording to the Navy of the Navy tied for the Secretary of the Navy, tied for the Secretary of the Navy, tied for third place with Miss Frances Vinciguerra, of New York city.

The first prize was \$20 in gold. The second prize of \$10 in gold will be divided between Abraham Rabinowitz, of Recording to the Navy of the Navy of the Navy of the Navy tied for third place with Miss Frances Vinciguerra, of New York city.

The first prize was \$20 in gold. The second prize of \$10 in gold will be divided between Abraham Rabinowitz, of WIDE AWAKE agents are coming money with the second prize of \$10 in gold will be divided between Abraham Rabinowitz, of WIDE AWAKE agents are coming money with the second prize of \$10 in gold will be divided between Abraham Rabinowitz, of WIDE AWAKE agents are coming money with the second prize of \$10 in gold will be divided between Abraham Rabinowitz, of WIDE AWAKE agents are coming money with the second prize the second prize of \$10 in gold will be divided between Abraham Rabinowitz, of WIDE AWAKE agents are coming money with the second prize the second prize to the second prize of \$10 in gold will be divided between Abraham Rabinowitz, of WIDE AWAKE agents are coming money with the second prize the second WIDE AWAKE agents are coming money with our easily demonstrated specialties. Write today for particulars and new catalog. lew Patents Supply Co., Canisteo, N. Y.

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mail order business of your own; we help you start for a share in profits; 27 apportunities; particulars free. OPPORTUNITIES EXCHANGE, Buffalo, N. Y.

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inks at home; everything furnished; don't worry about capital. BOYD H. BROWN. Omaha, Nebr. BUILDERS—Attention! A course in estimating and building materials will benefit you greatly: classes at night; individual instruction; devote your spare time to this means of advancement and reap the reward; get particulars promptly. Columbia School of Drafting, McLachlen bldg., 19th and G sts., city. BOYS-15 years and over; inside work; short hours, 210 N st. S. W. GOVERNMENT POSITIONS in postoffice,

railway mail and other branches are good; prepare for "exams" under former U. S. Civil Service-Secretary-Examiner. Booklet 3-20 free. Write today, PATTERSON CIV-LL SERVICE SCHOOL, Rochester. N. Y. HARNESS CLEANER-Good, reliable, and night watchman; must come well recom-mended. Apply 425 N st. N. W. RAILROAD FIREMEN, brakemen, \$129; experience unnecessary; send age, postage.

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WE NEED FIVE MEN to fill a class in re-pairing and driving and will make a special offer Monday and Tuesday on a complete course. Your opportunity. Call bet. 9 a. m. and 9 p. m. White only. THE NATIONAL AUTO COLLEGE, 9th and O N. W. WANTED-Men to learn barber trade; new method; wages after first month; steady position guaranteed; write for catalogue. MOLER'S BARBER COLLEGE, Dept. N. 207 Bowerv. New York city YOUNG MEN-Several to travel and establish local agencies, \$18 per week and expenses; experienced salesmen need not expect preference, \$20 security required; give telephone number and age. Address 180% 294. Times office.

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DO YOU want another \$2 daily? No experi-ence, constant spare time work, knitting hosiery, machines furnished on contract, we take product. HELPING HAND STORES F. E. Ferguson, assistant director of Bureau of Engraving and Printing, was tendered a banquet at the National Hole last night in honor of his recent election as president of the senate of the National Union, the District of Columbia cabinet of the order being in charge of the program. Director Joseph to the program. Director Joseph E. E. Palph, of the bureau, was the printipular and printipular LADIES can make \$10 to \$15 weekly, copying. addressing and mailing samples: particu-lars for stamp. REX CO., 259 Glenwood atc., Buffalo, N. Y.

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ment, with porch; no eveniences. Phone M. 5214. Furnished or Unfurnished. A ST. S. E., 211 (Lincoln 3949)—Beau rooms, \$1.50 up; housekeeping permit refined, comfortable home.

THREE rooms and bath, furnished or nished, with heat. Apply to store, of 11th and C sts. N. E.

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WILLIAMS HOUSE, 315 E ST. N. W.-Room and board, 35; h table: \$3,56; 6 a. m. breakfast; men on

WANTED-ROOMS MAN in department wishes room with v

people: reasonable; give particulars; of in house. BOX 391, Times office.

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IF YOU WISH to buy a good paying ness at a reasonable price, you cannot ford to miss inspecting these and many oplaces offered for sale exclusively by CAPABLE MAN to take charge of our local agency business, handling the "Doty" hand and electric vacuum sweepers on an attractive commission. Write at once to THE DOTY MANUFACTURING COMPANY, BOX motion picture theaters, etc. All places sonally inspected. NEW YORK BUSINESS BROKERS, 14 A BARGAIN AT \$300. On account of other business, will sacramall, refined well-furnished boarding ho easy to manage; rent only \$40; receipts near Carnegle Library. BOX 390, Times fice.

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Magnetic massage, face, and scalp treatment

Dr.REED SPECIALIST The Most Important Advice that I can offer to any man or woman who is suffering from any acute chronic or special disease is to take immediate steps to Get Well, 606, Bacteria Vaco'nes, . and all the new serums and antitoxins administered. Blood tests made. Laboratory stocked with

everything the best in medicines. Over 30 years practice in treating T Catarrh, Indigestion, Constipation. Piles, Throat, Lung, Brain, Heart, Blood, and Skin Diseases, Rheumatism, all stages of Blood Poisoning, Nervous and General Deblity, Charges Low, Medicines Furnished. days, 10 to 12.

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Dr. Wm. T. Baldus, Specialist. Brain, nervous and stomach diseases; Dr.'s pervice and medicine, \$2.; se. cor. 6th & E pw. Hours 10 a. m. to 9 p. m. Ph. M. 2516 CANCER, Tubercular and Other Skin and Blood Diseases successfully treated; electricity in High-blood Pressure, Rheumatism, Seistica, etc. DR. NICHOLSON, 1305 H st. Postal, Phone N. 2258. CANCER, Tubercular and Other Skin and

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Onaque shades fitted Soc; oil anaque or do-mestic bettand slades, 50c; duplex, cambric shades, Soc, K! EEBLATT'S, 11th & H N. E. THE SHADE SHOP.

12th and H sts. N. W.

Ph. M. 7552.

BOYD-On Saturday, November 21, 1314, a 2:35 p. m., DR GEORGE W., beloved hus band of Clara R. Boyd, in the fifty-sixti year of his age. Funeral from his late residence, 121 Second street northeast, at 9 a. m., Tuesday, November 24, thence to St. Joseph's Church, where high requiem mass will be said at 9:30. Interment private.

HOXIE—On Friday morning, November 29, 1914, at 1832 K street, VINNIE REAM HOXIE, wife of Gen. Richard L. Hoxie, U.S. A., retired,
Funeral at St. John's Church, Monday, November 23, at 2:30 p. m.

DEATHS

IN MEMORIAM

(Notices for this column are accepted at 50 cents flat, either prose or poetry, in case notice does not exceed ten lines. Add 15 cents for each line in excess of ten.)

FLORAL DESIGNS FUNERAL DESIGNS.

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Muine ave. 3 rooms. 12.6
21 7th st. S. W. 5 rooms. 15.5
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THE DAVISON, 1329 M st. N. W., near Thomas Circle—Desirably fur apartment of 4 rooms, with bath adjoining: sarge, fine rooms; all front: southern expessure; newly furnished; will rent separately or as a whole. Phone North 5514.

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144 11th ST. S. E., near Lincoln Park—10-room and bath brick; cellar, large yard to alley; 7 bedrooms; heats well; good condi-tion; \$28.50. Key 1017 East Capitol st. 19 533 15th st. N. W. IDEAL HOME, 11r. 2b., pleasant neighborhood, Chevy Chase cars, ½ block; or will

sell. Inquire on premises, 3725 Kanawh st. or Apart. 2, 726 17th st. K ST. N. W., near 10th; 9r., b.; modern large side and front yards; cheerful rooms; central location; 45.75. CAYWOOD & GAR-RETT, 1231 N. Y. ave. CORNER 62 Q ST. N. W.-7 rooms, both, cellar, yard; fine condition; % month rent free to good party. Apply 915 R. I. ave. rw. FOR RENT-2338 Ontario road nw.; 6 rooms and bath:

ROOM furnished house, newly papered and painted; telephone. 1307 K st. N. W.

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children, Address neral Delivery, city. FOR RENT—OFFICES ARDER BUILDING, STH & F. W.

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THE CORCORAN GALLERY OF ART Will be closed to the public from Monday merning. November 12, until Tuesday morning, December 15, 1514, for the installation of the FIFTH EXHIBITION OF CONTEMPORARY AMERICAN OIL PAINTINGS.

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THE SOFT, VELVETY TONE IF IT'S GOOD PAINT, WE HAVE TO

W. F. ANDREWS, 1864 14th Street N. W. PHONE NORTH 429. GEO. H. BOY D Tinning. Reating. Metallic-cird Roof Paint. 1013 H st. N. R. 1 K. A. WUSTROW Notice to the public. The time is here for planting evergreen shrubbery, etc.; gardening done for reasonable prices; also flower decorating of all kinds. 1016 20th st. N. W. Phone W. 542. SHADES! Postal PREINKERT for Su-perior Workmanship and qual-ity. Will call with samples. Opaque shades. Se: best quality 50c. 1205 H st. N. E. L. 428. THE PARTNERSHIP FORMERLY EXISTing between A. W. Machen and H. P.
Balnes, known as Machen Audit Company,
was dissolved October 2, 1614, by the withdrawal of H. P. Baines. The business will
be conducted by A. W. Machen, under the
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A. W. MACHEN.

THE RATIONALE OF DIVORCE-Pamphier free on application. J. C. DE PUTRON. Attorney, 4% La ave., Washington, D. C. FLOWERS

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AUCTION SALES THOMAS DOWLING & CO., Auctioneers. TRUSTEE'S SALE OF CONFECTIONERY STORE AND FIXTURES. NO. 351 M STREET NORHWEST.

By virtue of a certain chattel deed of trust recorded in Liber No. 3490 at follo 252 of the Land Records for the District of Columbia and at the request of the parties secured thereby, we will sell at public auction within the premises, on Monday, November 23, 1914, at eleven o'clock A. M., contents of the above store, consisting of one soda fountain, soda counter, soda holders and glasses, above cases, counters, candy jars and trays, ice cream freezers, chairs, tables, ice cream making machines, and stock of candy; together with the good will of said business and unexpired lease of said premises No. 151 M st. northwest.

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For Sale. COLORED PEOPLE—See the extra large lots we are selling one sq from the Balto, trol-ley for \$80; \$2.50 monthly without interest; high and healthy; store; school and church Call, write or phone for details, MILLER CO., 12th & Pa. ave. Opp Raleigh, HOW TO BE YOUR OWN LANDLORD on \$100 cash and \$15 month, at CHEVY CHASE. For full particulars dres postal, telephone, or call on WM. H RITCHIE, 317 Colorado bida. Tel. M. 5231

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